Process Guide for

Student Web Application Products

FAFSA on the Web Site
PIN Web Site

2005-2006

U.S. Department of Education

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Overview

Preface

The *Student Web Application Products Process Guide* is designed to provide financial aid administrators (FAAs) with detailed information about changes we are making to Federal Student Aid's (FSA) 2005-2006 Web application products for students.

Using the Free Application for Federal Student Aid (FAFSA) on the Web site at fafsa.ed.gov, students can apply for aid using FAFSA on the Web or Spanish FAFSA on the Web, or reapply for aid using Renewal FAFSA on the Web or Spanish Renewal FAFSA on the Web. Students can also check the status of their financial aid application. Students can use their FSA Personal Identification Numbers (PIN) to view their Student Aid Report (SAR) information, correct their application data, and electronically sign their applications. Parents can use their PINs to sign their children's financial aid applications electronically as well.

From the FSA PIN Web site at pin.ed.gov, students and parents can apply for a PIN, request that a PIN be resent, change their PIN, select their own PIN, disable their PIN, and update their mailing address and e-mail address in the PIN database.

What's New for 2005-2006?

Suggestions from the Financial Aid Community

FSA is continually looking for new and innovative ways to make applying for financial aid over the Web easier and more convenient for students and their families. To increase the already tremendous number of students using the Web to apply for aid, we are making the following enhancements to our student Web application products for 2005-2006. You, your colleagues, and student aid applicants suggested many of these changes.

If you have ideas for additional enhancements, contact the Federal Student Aid Information Center by calling 800/4-FED-AID (800/433-3243) or sending an e-mail to fafsaweb@ncs.com.

Demonstration Site

The FAFSA on the Web demonstration site is available for use at fafsademo.test.ed.gov.

User Name: eddemo

Password: fafsatest

This Web site is a demonstration version of FAFSA on the Web, Renewal FAFSA on the Web, Corrections on the Web, Student Inquiry, and FAA Access to CPS Online. The site provides a way for FAAs to show students and parents, as well as financial aid office staff, how to use FAFSA on the Web and FAA Access to CPS Online. It offers all the features of the production versions of the FAFSA on the Web and FAA Access to CPS Online Web sites, except that no data is processed. Preloaded test data is provided as well as FAA login information.

Note:

- Actual personal identifying information should never be used on this demonstration site as other users can view the data.

- An estimated Expected Family Contribution (EFC) is not calculated after an application is submitted. The EFC value is always 99999 for any test case on the demonstration site.

- Saved data and submitted data are cleared from the database each evening.

- Printed signature pages include a "test sample" watermark and should not be mailed to the processor. The sample signature page is not accepted or processed.

PIN Web Site Changes and Enhancements

PIN Home Page

We have revised the PIN home page to make it easier to use. All PIN functionality links are now listed in the left hand column of the home page. From this column, the user can select the following links: Apply for a PIN, Disable My PIN, Re-Establish My PIN, Change PIN, Request a Duplicate PIN, Change My Address, Check PIN Status, and Activate My PIN.

New, easy to identify links to helpful information are displayed across the top of the Web site's pages. The links displayed are Help, Contact Us, FAQs (Frequently Asked Questions), and a link to the PIN Web site home page that can be used when on other pages on the Web site. Along the bottom of the home page, we have included a link for other FSA Electronic Services, a Privacy/Security information link, and a link to Student Aid on the Web (studentaid.ed.gov) for general federal financial aid information.

Security Enhancements

To enhance the security of the PIN process and personal information on the Web, there are significant changes to the PIN process. These enhancements, described below, are important measures designed to provide a secure environment for all PIN users.

The changes include the implementation of a PIN Terms and Conditions Activation Agreement and a Challenge Question and Response. These security enhancements affect all PIN users, including students and parents. Current holders of a PIN, as well as those who apply for a PIN on or after December 26, 2004, are affected by these changes.

PIN Terms and Conditions Activation Agreement

The PIN Terms and Conditions Activation Agreement explains to PIN users and applicants the importance of keeping the PIN in a safe place and not sharing the PIN with anyone (including third party servicers). PIN users and PIN applicants are required to agree with the terms and conditions before they can continue using their PIN or submit their PIN application.

Challenge Question and Response

To further increase the security of the PIN, current PIN users and new PIN applicants are required to select and answer a challenge question. This is a common security measure for Web sites that allow access to personal data. PIN users and applicants can choose from a selection of

nine predefined questions. An example of a challenge question is "What is the name of your elementary school?"

After users have provided their challenge question and response, they may be required to use their challenge question response in the following instances:

- To retrieve a PIN through an e-mail notification;

- To re-establish the PIN because the user unsuccessfully attempted to authenticate the PIN within three consecutive tries when logging in to a secure Web site or when signing a document electronically. This means that after providing the correct identifiers—Social Security Number (SSN), Last Name, and Date of Birth (DOB) — the user failed to provide the correct PIN in three consecutive attempts;

- To update an e-mail or mailing address on the PIN Web site without using a PIN; or

- To re-establish a PIN that has been disabled. Examples of when a PIN might be disabled include the PIN not being used for 30 months or because the user intentionally disabled the PIN using the "Disable My PIN" function on the PIN Web site.

Under most circumstances, a PIN that has been disabled may be re-established by going to the PIN Web site, selecting "Re-Establish My PIN" from the home page, and providing the correct challenge question response. However, there are situations in which a PIN will be permanently deactivated. These include situations in which users are found on the death master file (they are listed as deceased by the Social Security Administration) and when users cannot correctly answer the challenge question within three tries, after first failing to authenticate the PIN. These individuals will have to reapply for a PIN.

Effect on Current PIN Users

Current PIN users must agree to the PIN Terms and Conditions Activation Agreement and select and answer a challenge question before they will be able to use their PINs on or after December 26, 2004. Users will have two options for "activating" their PINs.

On or after December 26, 2004, current PIN users can go to the PIN Web site at www.pin.ed.gov and select "Activate My PIN" from the home page. After selecting this option, users will be required to agree to the PIN Terms and Conditions Activation Agreement and select and answer a challenge question.

Users who do not go to the PIN Web site to activate their PIN will be prompted to activate it before they can continue using a secure Web site. For example, when students using FAFSA on the Web enter their SSN, Last Name, DOB, and PIN, they will receive a "PIN Not Activated"

page. There will be a link on this page to the PIN Web site where they will be required to agree with the PIN Terms and Conditions Activation Agreement and select and answer a challenge question. After users have completed these two tasks, their identifiers will be authenticated, their PIN will be activated, and they will be able to continue doing business on the site.

Effect on New PIN Users

New users who apply for a PIN through the PIN Web site will be prompted to indicate their agreement with the Terms and Conditions Activation Agreement and select and answer a challenge question and response before they submit their PIN application. As an additional security measure, if these new users retrieve their PIN through e-mail, they will be required to answer their challenge question before their PIN will be displayed.

Students whose PINs are automatically generated and sent due to a successful Social Security Administration Match on their processed FAFSA application, are required to activate their PIN in the same manner as current users (see "Effect on Current PIN Users" section above). In these cases, if the PIN for new users is e-mailed, users must indicate their agreement to the Terms and Conditions Activation Agreement and select and answer a challenge question and response before they can view their PIN.

Audit Trail

An additional security enhancement is the addition of a user authentication audit record. This audit trail tracks where and how a student's or parent's PIN is used. If we suspect improper use of a PIN, we are able to determine how and when the misuse took place. The audit trail is transparent to PIN users and is only used by FSA.

The following elements comprise the new audit record:

- the user's stable data (including the full name),

- the origination location (where they are using the PIN),

- the user's action (how the user used the PIN),

- the user's role (student, parent, or FAA),

- the success or failure of the PIN authentication attempt,

- the date and time stamp, and

- the referring URL (the Web site linking to the PIN Web site).

FAFSA on the Web (FOTW) Changes and Enhancements

FAFSA Home Page

The FAFSA on the Web home page has been redesigned to make it easier for students to locate the functions they want to use. The changes, described below, include revising the titles of links to more accurately describe their purpose and removing links that provide information that can be found elsewhere. These enhancements result in a home page that is less cluttered and easier to navigate.

Renamed Application Status and Student Access Links

We renamed the "Application Status" link on the home page to "Check Status of a Submitted FAFSA or Print Signature Page." We also renamed the "Student Access" link to "View and Print your Student Aid Report." These new labels make it clearer to applicants what they can do from these links.

Removed Discover your Opportunities Link

We removed the Discover your Opportunities link on the home page because most of the information can be found using the Student Aid on the Web link at the bottom of the FAFSA on the Web home page. We encourage students to use this link to access valuable information about federal student aid.

Added Text to Reinforce that Parents Need PINs

To encourage parents to apply for a PIN, we added the following text to the home page: "Both students and parents can apply for PINs. If you are a dependent student, you and your parent will need to sign your application. Therefore, we recommend that you and your parents apply for a PIN now."

This change informs students and parents that both can and should apply for PINs.

Before Beginning a FAFSA

Unique Help Searches for English and Spanish Help Topics

In addition to the English search for Help topics, we added a Spanish search for Help topics. Now users can search for answers to their questions in both English and Spanish.

Updated Federal School Code Search Functionality

We have updated the Federal School Code Search functionality as described below:

- The user can sort the results of the search by school name, city, address, or Federal School Code, making it easier to find a school code.

- If a user enters a school code that changed, the original school code entered is cross-referenced to find the new school code. A message displays explaining that the original school code has been replaced and displays the new school code.

- Students looking for a school with country codes AS, CN, FM, GU, MH, MP, MX, and PW can find that school under the listed country code as well as under Foreign Country (FC).

PDF of the Worksheet A, B, and C Page of the Paper FAFSA

A PDF (Portable Document Format) version of the Worksheet A, B, and C page of the paper FAFSA is now available on the Web. This single page printout includes both the student's and parents' worksheet questions. In prior years, only separate interactive worksheets were available. Users now have a choice between printing a PDF version of the worksheets and continuing to use the interactive versions.

Pre-Application Worksheet

To help students get a head start completing the 2005-2006 FAFSA, we posted the 2005-2006 *FAFSA on the Web Pre-Application Worksheet* to the FAFSA on the Web home page at fafsa.ed.gov/worksheet.htm on November 28, 2004. The Pre-Application Worksheet includes the student's and parents' Worksheets A, B, and C on a single page much like page 8 of the paper FAFSA. Students are encouraged to use the Pre-Application Worksheet to collect information before beginning the 2005-2006 FAFSA on the Web application. Students can access the worksheet by selecting "Before Beginning a FAFSA" on the FAFSA on the Web home page and choosing the "Pre-Application Worksheet" link.

Filling out a FAFSA

Spanish Renewal FAFSA on the Web Application

In addition to offering a FAFSA on the Web application in Spanish, Spanish-speaking applicants can now fill out a Spanish-language version of Renewal FAFSA on the Web. Like the English version, data from the student's previous year's financial aid application will be pre-printed on the Spanish version of the Renewal FAFSA. The link for the Spanish Renewal FAFSA is located below the English version of the Renewal FAFSA, in the Filling Out a FAFSA column.

Browser Detection

FAFSA on the Web will continue to check and identify the browser type and version for every user; however, this year the list of supported browsers will only display to those users who are using an unsupported browser. These users can link to a page where they can download a supported browser from the page displayed.

Canadian Provinces

We added the Canadian provinces to the state code list. The state code for Canada is still available; however, you can also select specific Canadian province codes. The zip code field remains the same, so Canadian residents still use 00000 for their zip code (same as all foreign countries).

Removal of Save Successful Page

The "Save Successful page" which appeared after each save, required users to click the "Go to Form" button to return to the form and continue their application entry. To simplify the process, we removed this page. After each save, the message "Application was successfully saved" will display at the top of the saved page using float-in text.

Embedded PIN Application

Students and parents who do not already have a PIN at the time they are filling out an application can now apply for a PIN from within FAFSA on the Web.

Students are asked if they would like to apply for a PIN, after they have entered their demographic data, answered the citizenship question, and provided an e-mail address (if available). When a student selects the "Apply for My PIN" checkbox, data needed to complete the PIN application has already been collected as part of the student's FAFSA, and the student does not need to reenter it. A confirmation that the PIN has been requested will display after the

user selects a challenge question and response and agrees to the PIN Terms and Conditions Activation Agreement.

For parents who select the "Apply for My PIN" checkbox in the Parent Info section of the FAFSA, all of the data needed to complete the PIN application has *not* yet been collected. The parent must provide additional information, including their first name and address, before the PIN request can be processed. A confirmation that the PIN has been requested will display after the parent selects a challenge question and response and agrees to the PIN Terms and Conditions Activation Agreement.

When a PIN is generated for students or parents, they will receive their PIN through the Postal Mail within 10 days, unless they provided an e-mail address. If they provided an e-mail address they will receive a link to their PIN in an e-mail in as little as one day.

We recommend that users who apply for a PIN while filling out their FAFSA submit the completed application without a signature, and then come back to the FAFSA on the Web site after receiving their PIN to electronically sign their application. The "Provide Electronic Signature" link in the Filling Out a FAFSA column enables users to add their electronic signature to previously submitted applications.

April 15 Message

In 2004-2005, students and parents who indicated on their application that they "Will File" a tax return were sent e-mails in May 2004 asking them to make corrections to their application and report their most recent tax return status and income information. To further enhance this process, a message has been added to FAFSA on the Web for students and parents who complete a 2005-2006 FAFSA after April 15, 2005, and answer that they "Will File" their tax return. A message will display that reminds the user that the tax deadline has passed and asks if "Will File" is indeed the answer that he or she wants to select. This new message should reduce the number of applicants who select "Will File" after April 15, and eliminate the need to follow-up with the applicant in the future.

Idle Session Message

If a user does not perform a FAFSA on the Web function that accesses the FAFSA on the Web server within 25 minutes, a message displays indicating the current time (based on the time on the user's computer) and the time the session will expire. If the user clicks the OK button before the session expires, the session refreshes and will be available for another 30 minutes. An example of when this message might appear is when a user clicks links to Help text and other text areas on the Web site that do not access the FAFSA on the Web server.

PDF Version of the Application Print Report

Students can now print a PDF version of the Application Print Report. The report is a summary of all data entered before submission, and is user friendly and easy to read. The printed report is in the same format as the PDF version of the Student Aid Report. The student can print the Application Print Report after completing the "Run Final Check" step, before submitting the application.

Parents with More Than One Child Applying for Aid

For parents who have more than one child applying for aid, we have added a feature that eliminates the need for parents to reenter their information for each dependent student. Parents can now enter their application information on one child's application and then choose to have their data carried over to another child's application.

Following submission of the first student's application, the "Begin a new application with the parental data already filled in" link displays on the confirmation page. When the link is selected, all the parental data, with the exception of the signature, is pre-filled from the previously submitted application. The parent must still sign each application submitted. This option is only available through the confirmation page before the application session is closed. After the application session is closed, there is no opportunity to access the link again.

As a helpful hint, we encourage parents who want to copy their parental information to another child's application, to be sure to select the link on the confirmation page even if that child's application information is not known at the time. After the parent selects the link and their parental data is pre-filled in the subsequent application, they can then save that application and can return to it later to complete and submit it.

Change to Button Labels for Verifiable Rejects

The button labels have changed on the messages for verifiable rejects. The "OK" and "Cancel" buttons are now labeled "Answer is Correct" and "Change My Answer," respectively. This should give students and parents better direction on how to respond to the verifiable reject messages.

Skip Logic and Pre-filled Data Fields

We have updated the skip logic and pre-filled data fields as described below:

- If a student answers "Yes" to question 19, "Did you become a legal resident of this state before January 1, 2000?," FAFSA on the Web will not ask the student to answer question 20, which asks for the month and year the student became a legal resident.

- If a user selects 1040A, 1040EZ, or 1040 TeleFile for questions 33 or 71, "Type of tax return filed for 2004," the user can skip questions 34 or 72 respectively, which ask "If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ?" FAFSA on the Web will pre-fill "Yes" in questions 34 or 72, after the user clicks the Next button.

New Non-verifiable Rejects

If a student or parent reports that their taxes paid is greater than zero and equal to or greater than their Adjusted Gross Income (AGI), rather than assume the data is incorrect, FAFSA on the Web now displays a message to ask if the "Answer is Correct" or "Change My Answer." In those very rare situations that the information is correct, the user can select "Answer is Correct." FAFSA on the Web will accept that response; however, the user is notified that no Expected Family Contribution (EFC) will be calculated for their application and that they should contact their financial aid administrator (FAA). Students cannot resolve the data issue themselves. Reject 3 (Student's taxes paid is greater than zero and equal to or greater than AGI) or Reject 12 (Parent's taxes paid is greater than zero and equal to or greater than AGI) will be set on the processed application and if warranted, the FAA can override the reject using FAA Access to CPS Online.

Additional E-mail Delivery Instructions

To help users receive system-generated e-mails from FSA more efficiently, we added two helpful suggestions for users.

- On all e-mails sent with links (PINs and SARs through the Web), we provide a special link for AOL users to select.

- Because some e-mail providers and accounts block e-mails not listed in the user's personal address book, or they treat U.S. Department of Education e-mails as spam mail, we are instructing users to add our e-mail address (cpsnotify@cpsemail.ed.gov) to their address book. This ensures that the U.S. Department of Education's e-mails will not be rejected.

FAFSA Follow-up

Parent's Social Security Number Partially Displayed

To protect the privacy of parents' data on all student output, parents' Social Security Numbers will no longer be fully displayed or printed on Renewal FAFSA on the Web, Corrections on the Web, or on electronic SARs. Parent SSNs now display and print "XXX-XX" for the first five positions of the SSN if a successful SSN and name match is returned from the Social Security Administration (SSA). In cases where there is not a successful SSA match for the parent, the SSN field will be left blank and the parent must enter their correct SSN.

National Student Loan Data System (NSLDS) Data on the Electronic Student Aid Report (SAR)

This area of the electronic SAR no longer displays defaulted and discharged loan detail, but will continue to display aggregate loan amounts. Students can view complete financial aid history information on the NSLDS Web site at www.nslds.ed.gov. Note that the Institutional Student Information Record (ISIR) and FAA Access to CPS Online will continue to display the same type of NSLDS information financial aid administrators have been able to see in past years.

Getting Help

How do I Get Help?

If you have any questions regarding this guide or the 2005-2006 FAFSA on the Web and PIN Web site in general, contact the Federal Student Aid Information Center for assistance by calling 800/4-FED-AID (800/433-3243) or send an e-mail to fafsaweb@ncs.com.